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Name: Commissioner For Patents
From: Gregory S. Bernabeo, Reg. No. 44,032
Re: Reply to Office Action dated December 6, 2005
U.S. Application No. 09/685,398 (Conf. No. 7911)
Attorney Docket Number RSW9-2000-0107-US1
(S&L File No. P24,275 USA)

A total of 17 pages, including this cover sheet, will be transmitted.

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Name of Operator: Kathy P. Higgins

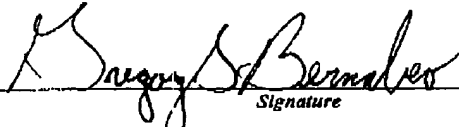

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TRANSMITTAL LETTER (General - Patent Pending)				Docket No. RSW9-2000-0107-US1	
In Re Application Of: J. Kraemer					
Application No. 09/685,398	Filing Date October 10, 2000	Examiner L. Hamilton	Customer No. 23307	Group Art Unit 3624	Confirmation No. 7911
Title: SYSTEM AND METHOD FOR AUTOMATICALLY REBALANCING PORTFOLIOS BY SINGLE RESPONSE					
<u>COMMISSIONER FOR PATENTS:</u>					
Transmitted herewith is: Reply to Office Action dated December 6, 2005.					
in the above identified application.					
<input type="checkbox"/> No additional fee is required.					
<input type="checkbox"/> A check in the amount of _____ is attached.					
<input checked="" type="checkbox"/> The Director is hereby authorized to charge and credit Deposit Account No. 19-5425 as described below.					
<input type="checkbox"/> Charge the amount of _____					
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<input type="checkbox"/> Payment by credit card. Form PTO-2038 is attached.					
WARNING: Information on this form may become public. Credit card information should not be included on this form. Provide credit card information and authorization on PTO-2038.					
 _____ Signature			Dated: February 24, 2006		
Gregory S. Bernabeo, Reg. No. 44032 Synnestvedt & Lechner LLP 2600 Aramark Tower 1101 Market Street Philadelphia, PA 19107-2950 Tel: 215-923-4466 Fax: 215-923-2189			<div style="font-size: small;">I hereby certify that this correspondence is being deposited with the United States Postal Service with sufficient postage as first class mail in an envelope addressed to the "Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450" [37 CFR 1.8(a)] on February 24, 2006 <u>Via Facsimile</u> (Date)</div> <div style="text-align: center;"> Signature of Person Mailing Correspondence Kathy Higgins Typed or Printed Name of Person Mailing Correspondence</div>		
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P16A/REV03

FEB 24 2006

Application No. 09/685,398
Reply to Office Action dated December 6, 2005

Docket No. RSW920000107US1

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of:
J. Kraemer

Examiner: L. Hamilton

Application No.: 09/685,398
(Conf. No. 7911)

Group Art Unit: 3624

Filed: October 10, 2000

Docket No. RSW920000107US1
(S&L Docket No. P24,275 USA)

For: **SYSTEM AND METHOD FOR AUTOMATICALLY REBALANCING
PORTFOLIOS BY SINGLE RESPONSE**

CERTIFICATE OF FACSIMILE TRANSMISSION

I hereby certify that this document along with any papers indicated as being forwarded herewith are being facsimile transmitted on February 24, 2006 to the United States Patent and Trademark Office to facsimile number (571) 273-8300.


Kathy P. Higgins

Mail Stop Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

REPLY TO OFFICE ACTION DATED DECEMBER 6, 2005

Sir:

This Reply is responsive to the Office Action, dated December 6, 2005, in the above-identified application. Reconsideration and reexamination of this application are requested respectfully in view of the following amendments and remarks.

Amendments to the Claims begin on page 2 of this paper.

Remarks begin on page 9 of this paper.